



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

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New Jersey Housing & Mortgage Finance Agency

In Re:
Delores A. Carter
Arthur D. Carter Sr.
Debtors.

Order Filed on February 5, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 17-17804 ABA

Adv. No.:

Hearing Date: 1/29/19 @ 10:00 a.m..

Judge: Andrew B. Altenburg Jr.

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF
DEFAULT**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: February 5, 2019



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

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Debtor: Delores A. Carter, Arthur D. Carter Sr.

Case No: 17-17804 ABA

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 5431 Witherspoon Avenue, Pennsauken NJ 08109, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Tamika Nicole Wyche, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of January 10, 2019, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due August 2018 through January 2019 for a total post-petition default of \$5,575.49 (3 @ \$918.90, 3 @ \$926.10, 3 Late Charges @ \$36.75 1 Late Charge @ \$37.04, less suspense of \$106.80); and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall make an immediate payment of \$3,000.00 to be received no later than January 29, 2019; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$2,575.49 will be paid over twelve months by Debtor remitting \$214.00 per month for eleven months and \$221.49, which additional payments shall begin on February 1, 2019 until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume February 1, 2019, directly to Secured Creditor's servicer, MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

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Debtor: Delores A. Carter, Arthur D. Carter Sr.

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It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees which is to be paid through Debtors' Chapter 13 plan and the certification of default is hereby resolved.